

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of                   Diane SCHMIDT  
Application No.                   : 10/673,442  
Filed                           : September 30, 2003  
For:                           : MANAGEMENT OF INTRA-DAY INTEREST  
                                  CALCULATIONS FOR BANK ACCOUNTS  
Group                           : 3696  
Examiner                           : Mohammad Z. Shaikh

**RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS**

**Mail Stop – Missing Parts**  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the Notice to File Corrected Application Papers dated December 14, 2009, attached hereto are copies of Figs 6 and 8 with the correct margins. The Commissioner is authorized to charge any fees or credit any overpayments associated with this Response to Deposit Account No. 11-0600.

Respectfully submitted,

Dated: January 12, 2010

/Martin E. Miller/  
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